

Washington, DC— Congressman Maurice Hinchey (D-NY) today announced that several important consumer protection features in the new health reform law are set to go into effect tomorrow, September 23, six months after Affordable Care Act was signed into law. Better known as the Patient's Bill of Rights, these provisions seek to end some of the worst insurance company abuses in order to put consumers and their doctors back in control of their own care.

"For too long, crucial health care decisions were being made in board rooms instead of doctors' offices," said Hinchey. "Today, some of the most aggressive reforms to correct this problem will go into effect. The days of children being denied coverage due to a pre-existing condition, college students graduating with no health insurance, coverage being canceled when you get sick and need it most are now over. The health care reform bill is far from perfect, but it represents a great leap forward for our family members, neighbors and friends who have for too long been abused by the health insurance industry."

For plan years beginning on or after September 23, 2010, all privately-insured Americans will have the following protections:

- Health coverage cannot be arbitrarily cancelled if you become sick.
- Children cannot be denied coverage due to a pre-existing condition.
- Children up to age 26 can stay on their parents' health plan.
- Health insurance giants cannot put a lifetime limit on health coverage.
- Health plans' annual limits are phased out over three years.

Beginning Thursday, consumers purchasing new plans will have the following additional protections:

- Patients have the right to choose their own doctor.
- Preventive services will be available without deductible or co-payments.
- Patients have the right to both an internal and external appeal of insurers' coverage decisions.
- Patients have the right to access out-of-network emergency room care at in-network cost-sharing rates.

In March, Hinchey voted to pass the Affordable Care Act, which is the most significant piece of

health care reform legislation since the creation of Medicare in 1965. He was also present for the president's signing of the bill into law at the White House. The measure improves coverage for 415,000 residents in the congressman's district who already have insurance. It provides tax credits to make health care more affordable for another 158,000 families and 15,100 small businesses, and extends coverage to 47,000 uninsured residents. It has already ended insurance denials to children with pre-existing conditions and is helping 10,900 residents with pre-existing conditions find insurance. In addition, 68,000 young adults are now able to obtain coverage through their parents' insurance plans until their 26th birthdays.